



ALERT:

Additional Information Regarding the Cigna Choice Fund for 2009 Annual Enrollment September 24 – October 8, 2008

CIGNA CHOICE FUND – Increase in HRA FUND Amount

Metro Council has approved legislation that will increase the HRA Fund for members enrolled in the Cigna Choice Fund in 2009. The increased HRA Fund will be effective January 1, 2009.

This is an enhancement to the plan requested by the Benefit Board and comes with no increase in employee premiums.

Employees with single coverage will have an additional \$100 added to their HRA Fund and those with family coverage will have \$200 added to the Fund. The amount added to the HRA Fund will also decrease the employee's share of the deductible (also called deductible gap) by the same amount.

The employee's total out-of-pocket maximum will remain the same; however, the employee's co-insurance amount will increase. The additional money added to the HRA Fund will help defer the employee's cost to the co-insurance level. Remember that some employees will not even use up all of their HRA Fund and that most employees will never meet their total out-of-pocket maximum. Below are examples of how this plan enhancement will impact you.

Single Coverage in 2009

HRA Fund	\$1,100
Employee's Share of the Deductible (gap)	\$400
Employee's Co-Insurance Max	\$600
Total Out-of-Pocket Max*	\$1,000

Family Coverage in 2009

HRA Fund	\$2,200
Employee's Share of the Deductible (gap)	\$800
Employee's Co-Insurance Max	\$1,200
Total Out-of-Pocket Max*	\$2,000

*The total out-of-pocket max is the most you will have to pay out of your pocket for the entire calendar year. Please remember that you can lower your share of the deductible (and your total out-of-pocket max) if you take the online health risk assessment at www.mycigna.com.

See reverse side...

With the Cigna Choice Fund, your medical and pharmacy claims will first be paid out of your HRA Fund. If at any point during 2009, you use up your HRA Fund that Metro provides, you will then have a deductible that you have to pay. During this deductible phase, each time you go to the pharmacy or have a medical claim, you will be responsible for paying the discounted cost of the drug or service that Cigna has negotiated (you will receive the discounted cost as long as you use in-network providers). After you have met your deductible, you will pay at the co-insurance level of 10% for medical claims and generic drugs and 30% for brand name drugs. Once your out-of-pocket expenses have reached a total of \$1,000 for single coverage or \$2,000 for family coverage, you will have 100% in-network coverage for the rest of the year.

If you have questions, please review your Annual Enrollment Guide or contact the insurance company or Metro Human Resources at (615) 862-6700.